

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: **Gilbert, Michelle E** § Case No. 05 B 63486
Debtor §
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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/16/2005.

2) The plan was confirmed on 04/18/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2009.

5) The case was dismissed on 09/01/2009.

6) Number of months from filing or conversion to last payment: 43.

7) Number of months case was pending: 47.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$1,355.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$28,460.00

Less amount refunded to debtor \$0

NET RECEIPTS:

\$28,460.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,455.56

Court Costs \$0

Trustee Expenses & Compensation \$1,632.96

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$4,088.52

Attorney fees paid and disclosed by debtor \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finance	Secured	\$3,438.25	\$3,438.25	\$3,438.25	\$3,036.19	\$0
CitiMortgage Inc	Secured	\$99,000.00	\$97,850.12	\$97,850.12	\$0	\$0
CitiMortgage Inc	Secured	\$250.00	\$0	\$0	\$0	\$0
Ford Motor Credit Corporation	Secured	\$18,394.05	\$18,394.05	\$18,394.05	\$18,394.05	\$2,900.50
Washington Mutual Bank FA	Secured	NA	\$103,660.17	\$103,660.17	\$0	\$0
Washington Mutual Bank FA	Secured	NA	\$117.55	\$117.55	\$0	\$0
Wells Fargo Fin Acceptance	Secured	\$8,000.00	\$9,964.91	\$9,964.91	\$0	\$0
ADT Security Systems	Unsecured	\$255.78	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	\$172.84	\$172.84	\$0	\$0
Beneficial	Unsecured	\$1,585.00	NA	NA	\$0	\$0
Beneficial Illinois Inc	Unsecured	\$0	\$2,250.43	\$2,250.43	\$40.74	\$0
Capital One	Unsecured	\$217.00	NA	NA	\$0	\$0
Capital One	Unsecured	NA	\$250.32	\$250.32	\$0	\$0
Capital One	Unsecured	\$290.00	\$326.23	\$326.23	\$0	\$0
Card Processing Center	Unsecured	\$823.00	NA	NA	\$0	\$0
Charter One Bank	Unsecured	\$235.08	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,154.42	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$831.79	\$878.63	\$878.63	\$0	\$0
ECast Settlement Corp	Unsecured	\$327.09	\$362.92	\$362.92	\$0	\$0
First Consumers National Bank	Unsecured	\$823.36	NA	NA	\$0	\$0
GEMB	Unsecured	\$831.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,239.47	\$260.52	\$260.52	\$0	\$0
Oxford Collection Service	Unsecured	\$235.00	NA	NA	\$0	\$0
Providian Processing	Unsecured	\$1,297.07	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,297.00	\$1,369.66	\$1,369.66	\$0	\$0
Resurgent Capital Services	Unsecured	\$876.00	\$937.05	\$937.05	\$0	\$0
Sams Club	Unsecured	\$327.00	NA	NA	\$0	\$0
Superior Asset Management	Unsecured	\$625.00	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$311.00	\$317.19	\$317.19	\$0	\$0
Wells Fargo Credit Corp	Unsecured	\$2,690.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing	\$97,850.12	\$0	\$0
Mortgage Arrearage	\$103,777.72	\$0	\$0
Debt Secured by Vehicle	\$28,358.96	\$18,394.05	\$2,900.50
All Other Secured	\$3,438.25	\$3,036.19	\$0
TOTAL SECURED:	\$233,425.05	\$21,430.24	\$2,900.50

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0

GENERAL UNSECURED PAYMENTS:	\$7,125.79	\$40.74	\$0
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Disbursements:

Expenses of Administration	\$4,088.52
Disbursements to Creditors	\$24,371.48
TOTAL DISBURSEMENTS:	\$28,460.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 13, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.